

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims

Claims 1-20 canceled.

21. (Currently Amended) A computerized method of modifying data in a payor account from a financial transaction between a payor and a payee, comprising:

entering data that identifies a credit or debit amount into a ~~station~~ point of sale terminal controlled by the payee;

transmitting the data that identifies the credit or debit amount to a separate network controlled by other than the payee, wherein the point of sale terminal accepts both credit and debit amounts;

within the separate network, modifying ~~[[the]]~~ data associated with the payor account as a credit or debit based ~~at least partially~~ on the credit or debit amount, wherein the payor account is a voucher account;

receiving by the payee an amount of money based on the credit amount during the financial transaction; and

~~transferring any~~ transmitting data representing a debit or credit ~~back~~ to the payee.

22. (Previously Presented) A method as in claim 21, wherein said entering of data occurs at a point of sale.

23. (Currently Amended) A method as in claim 21, wherein the transmitting of data that represents a credit or debit amount is performed after each entering step.

24. (Currently Amended) A method as in claim 21, wherein the transmitting of data that represents a credit or debit amount is performed after a plurality of entering steps.

25. (Previously Presented) A method as in claim 21, wherein the payor account is one of a plurality of payor accounts, and wherein the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data.

26. (Currently Amended) A method as in claim 21, wherein said transmitting of the data that represents a credit or debit amount is performed by the payee, and the

modifying and ~~transferring~~ transmitting of data to the payee are performed outside the control of the payee.

27. (Currently Amended) A method as in claim 22, wherein said entering and transmitting of the data that represents a credit or debit amount are performed by the payor, and the modifying and ~~transferring~~ transmitting of data to the payee are performed by a third party other than the payee.

28. (Currently Amended) A method as in claim 21, wherein the ~~separate station, controlled by other than the payee,~~ point of sale terminal handles both data and cash.

29. (Currently Amended) A method as in claim 21, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the ~~station controlled by the payee~~ point of sale terminal; at a later time entering data that identifies a debit amount into a ~~station controlled by the payee~~ point of sale terminal.

30. (Previously Presented) A method as in claim 21, wherein said payor account is an existing payor account.

31. (Previously Presented) A method as in claim 21, wherein entering the data into a payor account occurs at multiple unrelated payees with multiple payee accounts.

Claims 32-40 cancelled.

41. (Currently Amended) A computerized method of modifying data in a payor account for a financial transaction using a point of sale terminal of a merchant, said method comprising:

entering data that identifies a credit or debit amount into a point of sale terminal that receives data concerning a payor's transaction with the merchant, said point of sale terminal being controlled by the merchant, wherein the point of sale terminal accepts both credit and debit amounts;

transmitting the data that identifies the credit or debit amount to a separate network;

within the separate network, modifying the data associated with the payor account as a credit or debit

based on the credit or debit amount, wherein the payor account is a surplus account;

transferring an amount of money based on the credit amount to the merchant during the financial transaction; and

~~transferring any~~ transmitting data representing a debit or credit ~~back~~ to the merchant.

Claim 42 cancelled.

43. (Currently Amended) A method as in claim 41, wherein the transmitting of data that represents a credit or debit amount is performed after each entering step.

44. (Currently Amended) A method as in claim 41, wherein the transmitting of data that represents a credit or debit amount is performed after a plurality of entering steps.

45. (Previously Presented) A method as in claim 41, wherein the payor account is one of a plurality of payor accounts, and wherein the step of modifying the data

includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data.

46. (Currently Amended) A method as in claim 41, wherein said transmitting of the data that represents a credit or debit amount is performed by the merchant, and the modifying and transferring are performed in the separate network not in control of the merchant.

47. (Currently Amended) A method as in claim [[42]] 41, wherein said entering and transmitting of the data that represents a credit or debit amount are performed by the payor, and the modifying and ~~transferring~~ transmitting of data to the merchant are performed in the separate network not in control of the merchant.

48. (Currently Amended) A method as in claim 41, wherein the ~~separate station~~ point of sale terminal handles both data and cash.

49. (Currently Amended) A method as in claim 41, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the

~~station~~ point of sale terminal controlled by the merchant;
at a later time entering data that identifies a debit
amount into a ~~station~~ point of sale terminal controlled by
the merchant.

50. (Previously Presented) A method as in claim
41, wherein said payor account is an existing payor
account.

51. (Previously Presented) A method as in claim
41, wherein entering the data into a payor account occurs
at multiple unrelated merchants.

Claim 52 canceled.

53. (Currently Amended) A method as in claim ~~42,~~
~~wherein, in response to data signals from the separate~~
~~station, wherein the station at which the tendered amount~~
~~is entered prints out~~ 41 further comprising printing a
receipt for the payor concerning ~~the data in the current~~
~~credit or debit transaction and the~~ an overall balance in
the payor account.

Claim 54 canceled.

55. (Previously Presented) A method as in claim 21, wherein the step of entering includes specifying whether the modifying of data in a payor account is a credit or debit.

56. (Previously Presented) A method as in claim 41, wherein the step of entering includes specifying whether the modifying of data in a payor account is a credit or debit.

Claim 57 canceled.

58. (Previously Presented) A method as in claim 21, wherein the step of entering includes specifying that the modifying of data in a payor account is a debit.

59. (Previously Presented) A method as in claim 41, wherein the step of entering includes specifying that the modifying of data in a payor account is a debit.

60. (Currently Amended) A method as in claim 21, wherein the ~~step of modifying the data associated with the~~ payor account ~~includes the account being~~ is a default account.

61. (Currently Amended) A method as in claim 21, ~~including~~ further comprising identifying the payor with a PIN number.

62. (Currently Amended) A method as in claim 21, ~~wherein entering includes entering an identifier that identifies~~ further comprising identifying the payor electromagnetically using a sensor responsive to electromagnetic radiation.

63. (Previously Presented) A method as in claim 62, wherein said sensor uses a bar code reader.

64. (Currently Amended) A method as in claim 21, wherein the step of entering data ~~includes~~ comprises reading magnetic signals with a sensor responsive to magnetic signals.

65. (Currently Amended) A method as in claim 64, wherein the step of entering ~~[[a]] data includes~~ comprises reading magnetic signals from a smart card.

66. (Currently Amended) A method as in claim 21, wherein entering data ~~includes~~ comprises reading a credit or debit card.